

United States Bankruptcy Court
Eastern District of New York

In re:
Brandon Burchman
Fran Burchman
Debtors

Case No. 15-45389-nhl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: acruz
Form ID: 318DI7

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jun 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2016.

db/jdb
smg +Brandon Burchman, Fran Burchman, 218 Rolling Hill Green, Staten Island, NY 10312-1804
NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
8765702 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
8707618 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
8707619 +Harris & Harris Of Chicago, 111 West Jackson Boulevard, Suite 400, Chicagi, IL 60604-4135
8707620 +New York Community Ban, 615 Merrick Ave, Westbury, NY 11590-6607
8732510 +New York Community Bank, 102 Duffy Avenue, Hicksville NY 11801-3630
8707621 +Nissan Moto Acceptance Corp, P O Box 9001133, Louisville, KY 40290-1133
8707622 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
8707624 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 90 Chrystal Run Rd,
Middletown, NY 10940)
8745337 +U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
8714618 #+USAA Federal Savings Bank, Weinstein & Riley, P.S., 260 W. 36th Street, Suite 801,
New York, NY 10018-8992, Attn: Charles H. Jeanfreau

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jun 15 2016 18:24:49
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Jun 15 2016 18:24:24
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8758402 EDI: BECKLEE.COM Jun 15 2016 18:18:00 American Express Bank, FSB, c o Becket and Lee LLP,
PO Box 3001, Malvern, PA 19355-0701
8707611 +EDI: AMEREXPR.COM Jun 15 2016 18:18:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
8707614 EDI: BANKAMER.COM Jun 15 2016 18:19:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
8707613 +E-mail/Text: bankruptcy@bbandt.com Jun 15 2016 18:24:14 BB & T, Po Box 2027,
Greenville, SC 29602-2027
8707612 +EDI: TSYS2.COM Jun 15 2016 18:18:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
8707615 +EDI: CHASE.COM Jun 15 2016 18:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
8707616 +EDI: CITICORP.COM Jun 15 2016 18:19:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
8707617 +EDI: WFNNB.COM Jun 15 2016 18:18:00 Comenity Bank/vctrssec, Po Box 182789,
Columbus, OH 43218-2789
8766026 +E-mail/Text: bncmail@w-legal.com Jun 15 2016 18:24:29 Comenity Capital Bank/Paypal Credit,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
8758705 +EDI: RESURGENT.COM Jun 15 2016 18:19:00 PYOD, LLC its successors and assigns as assignee,
of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
8707623 +EDI: RMSC.COM Jun 15 2016 18:19:00 Synch/sleep Number, Po Box 965036,
Orlando, FL 32896-5036
8774714 EDI: RMSC.COM Jun 15 2016 18:19:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
8707948 EDI: RMSC.COM Jun 15 2016 18:19:00 Synchrony Bank, c/o Recovery Management Systems Corp.,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8771273 EDI: BL-TOYOTA.COM Jun 15 2016 18:18:00 TOYOTA MOTOR CREDIT CORPORATION,
C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
8764917 +E-mail/Text: bncmail@w-legal.com Jun 15 2016 18:24:29 USAA Federal Savings Bank,
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
8707626 +EDI: USAA.COM Jun 15 2016 18:18:00 Usaa Federal Savings B, Po Box 47504,
San Antonio, TX 78265-7504
8707625 +EDI: USAA.COM Jun 15 2016 18:18:00 Usaa Federal Savings B, 10750 Mcdermott,
San Antonio, TX 78288-1600

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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District/off: 0207-1

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2016 at the address(es) listed below:

Charles H Jeanfreau, Jr on behalf of Creditor USAA Federal Savings Bank charlesj@w-legal.com,
BNCmail@w-legal.com
Kevin B Zazzera on behalf of Joint Debtor Fran Burchman kzazz007@yahoo.com
Kevin B Zazzera on behalf of Debtor Brandon Burchman kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Robert J Musso on behalf of Trustee Robert J Musso rmusso@nybankruptcy.net, NY52@ecfcbis.com
Robert J Musso rmusso@nybankruptcy.net, NY52@ecfcbis.com

TOTAL: 6

Information to identify the case:Debtor 1 **Brandon Burchman**Social Security number or ITIN **xxx-xx-0100**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 **Fran Burchman**Social Security number or ITIN **xxx-xx-4356**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-15-45389-nhl**Chapter: **7****Order of Discharge of Debtor(s)**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Brandon Burchman

Fran Burchman

BY THE COURT:

Dated: June 15, 2016

s/ Nancy Hershey Lord
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.